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John A. Galbreath
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October 13, 2006

Examiner Timothy Harbeck
U.S. Patent & Trademark Office
Knox Building, 5th Floor, A68
P.O. Box 1450
Alexandria, VA 22313-1450

Re: Appl. # 10/032,535 – Method and System For Facilitating Secure Transactions

Dear Tim:

Thank you for taking the time to meet with me yesterday on the subject application. I thought our discussion was frank and productive – as always – and look forward to a reconsideration of the rejections in view of the points we discussed.

I filed a formal response today containing those points, and I look forward to hearing from you soon.

Sincerely,

A handwritten signature in black ink, appearing to read "John A. Galbreath".

John A. Galbreath